

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
	:	Examiner Ann E. Loftus
LYDIA BRECK et al.)	
	:	Art Unit 3692
Application No. 10/709,977)	
	:	Confirmation No. 3976
Filed: June 10, 2004)	
	:	
For: SYSTEM FOR FACILITATING)	
A TRANSACTION	:	December 3, 2009

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT IN RESPONSE TO NOTICE OF NON-RESPONSIVE REPLY

Sir:

In response to the communication dated November 9, 2009, Applicants
submit the following:

- a statement of the substance of a telephone interview initiated by Applicants is
at page 2;
- amendments to the claims are shown in a listing that begins at page 3; and
- remarks begin at page 7.